

TURNER NICKLIN WEALTH & ASSET MANAGEMENT LTD

Suite 12 Alnwick House 30 Dudley Road Manchester M16 8DT 0161-212-1586

Gavin McCloskey
Pension Practioner.com
33-35 Daws Lane
London
NW7 4SD

04th August 2010

Dear Gavin,

RE: MDJ Pension Scheme

Please find enclosed the signed and completed documentation to establish a self administered scheme.

1. Trust Deed
2. Member announcement
3. Deed of Appointment of Practioner
4. Terms of Business Signed

I also attach the discharge papers for Susan Nicholson (AXA , Clerical Medical) David Nicklin Friends Provident once you have completed your part I will ask the parties concerned to send the documentation back to the provider with the supporting information they are requesting..

As discussed I believe that MDJ Pension Scheme will need to use the Protected Rights element of the funds , I think it would be best to wait until all the fund values are in at this point a decision can be made if we make the scheme contracted out until 2012.

I will forward the remaining discharge papers once they are in my possession .

Yours Sincerely

David Nicklin

